

**IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

Richard T. McGinnis,

Debtor.

Chapter 13
Case No. 20-03230

Honorable Judge Carol A. Doyle

NOTICE OF FOREBEARANCE

PLEASE TAKE NOTICE THAT Freedom Mortgage Corporation (“Secured Creditor”) notifies the Court as follows:

1) Debtor has requested a mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

2) Secured Creditor holds Claim No. 14 on real property located at 9834 S Dobson Ave, Chicago, IL 60628.

3) The Debtor contacted Secured Creditor requesting a forbearance period of six (6) months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting September 1, 2021 through February 28, 2022. Debtor will resume Mortgage payments beginning March 1, 2022 and will be required to cure the delinquency created by the forbearance period (hereinafter “Forbearance Arrears”).

4) Secured Creditor does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Secured Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned creditor’s agent.

5) If Debtor fails to make arrangements to fully cure the Forbearance Arrears, Secured Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Dated: October 22, 2021

Respectfully submitted by:

/s/Reka Beane

Reka Beane, Esq.

Authorized Agent for Secured Creditor

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CERTIFICATE OF SERVICE

I certify that a true and accurate copy of the foregoing was served by the electronic filing system on any interested party that is an electronic filing user and by first class mail to Richard T. McGinnis, 9834 S. Dobson Avenue, Chicago, IL 60628 on October 22, 2021.

Date: October 22, 2021

By: /s/ Reka Beane

Reka Beane